

Employer-Sponsored Health Insurance Coverage Wisconsin Family Health Survey

2002 and 2003

February 2, 2005

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Family Health Survey 2002 and 2003 Selected Findings

Introduction

In 2001, new questions were added to the Family Health Survey (FHS). The new survey questions focus on job characteristics (tenure, hours per week), employer characteristics (type of employer, small business status), employer offer of health insurance, employee acceptance or refusal of insurance, and dependent coverage under employer insurance. Limited analysis of these new questions was completed using 2001 data and published as *Employer-Based Coverage in WI: Early Findings from the Family Health Survey* (Pederson, September 2001 presentation) and *Employment and Health Insurance among Working-Age Adults 2001* (Department of Health and Family Service (DHFS)/Bureau of Health Information (BHI)). APS has updated this analysis with 2002 and 2003 data. The following report and underlying analysis was conducted as part of the Department of Health and Family Services Wisconsin State Planning Grant with financial support from the Health Research and Services Administration (HRSA).

Method

Data

The Wisconsin Family Health Survey (FHS) is a random sample survey of Wisconsin households with working telephones, focusing on health status, health care and health insurance topics. The person most knowledgeable about the health of household members is selected to be the survey respondent in each sampled household. This respondent provides information about each person living in the household. All interviews are conducted by telephone, in either English or Spanish.¹ For this study of health insurance in Wisconsin, data from the 2002 FHS (n=7,995) and the 2003 FHS (n=6,398) were analyzed.

Variables

Variables included in this analysis were chosen based on published studies of previous FHS data. The BHI identifies a core set of demographic, employment, and health insurance analysis variables used in standard reports. To this list we added variables that pertain specifically to employer-sponsored health insurance for working adults, several of which were constructed by APS Healthcare to replicate a previous special report by DHFS called *Employment and Health Insurance Among Working-Age Adults: Wisconsin 2001*. Non-responsive answers (e.g. “don’t know”, “refused”) are coded as missing data. All missing data are included in the analysis. The variables examined in the present study are described in detail in *Appendix A*.

Statistics

Associations between variables were tested using the chi-squared test of independence. Chi-Squared compares the observed cell frequencies to frequencies that would be expected if the variables were independent of each other, allowing for the effect of sample size. Two-way tables were tested using the Pearson Chi-Squared test using SAS statistical analysis software, and three-

¹ Further detail may be found in the Technical Notes section of the report, *Wisconsin Family Health Survey, 2002*, available at this web site maintained by the BHI: <http://dhfs.wisconsin.gov/stats/familyhealthsurvey.htm>.

way tables (trend analysis) were specified as log-linear models and tested using Log-Ratio Chi-Squared tests also generated using SAS. Statistics were computed using a weight factor, which adjusts the data for sampling strata, and maintains the original sample size. Associations are considered “significant” if the Chi-Squared test indicates that the probability of observing the association by chance is less than 5%.

Findings

Analysis of Trends

All variables were tested for significant changes between 2002 and 2003. Very few of the variables showed any significant changes over time. Of 21 variables in the analysis, only five had significant changes between 2002 and 2003.

- 1) Duration of coverage
The proportion of people covered only part of the year declined by about 1 percentage point and the number of people covered for a full 12 months increased from 89.4% to 90.6%.
- 2) Type of coverage
The proportion of people covered only by Medicaid, BadgerCare, or Healthy Start increased about 1 percentage point, from 5.3% to 6.7%, while the proportion with more than one type of insurance declined by about 1 percentage point from 16.9% to 15.4%.
- 3) Employment Sector
The proportion of respondents who reported employment in government or non-profit organizations increased about two percentage points from 21.7% to 24.3%, while employment in private business or other organizations declined a corresponding amount.
- 4) Number of Full-Time Workers
Between the 2002 and 2003 FHS samples, the proportion of people living in households with no full-time workers declined about one percentage point from 20.0% to 19.6%, households with one full-time worker increased from 38.0% to 38.6%, and those with two full-time workers increased from 36.1% to 36.8%.
- 5) Place of residence
Between the 2002 and 2003 FHS samples, the proportion reporting that they reside in non-metropolitan counties declined significantly from 32.8% in 2002 to 27.1% in 2003, and the proportion residing in metropolitan areas outside of Milwaukee county increased from 56.4% to 62.6%.

Analysis of Tables

The data tables produced in this analysis are located in *Appendix B*. All tables were tested for significant associations between variables as described in the *Statistics* section above. All of the two-way tables reported in *Appendix B* have statistically significant associations, meaning that large differences in the percentage distributions between groups are likely to be genuine, rather than random associations due to sampling or measurement. However, this does not mean that every difference in the tables is significant.

Since most of the variables examined did not show any significant changes between 2002 and 2003, the tables would look very similar whether we used 2002 data, 2003 data, or both years combined. The associations in the tables are statistically significant in each year, so there is no particular advantage to combining data for two years. Thus, we decided to display the most recent 2003 data, in keeping with the traditional practice of reporting FHS data one year at a time.

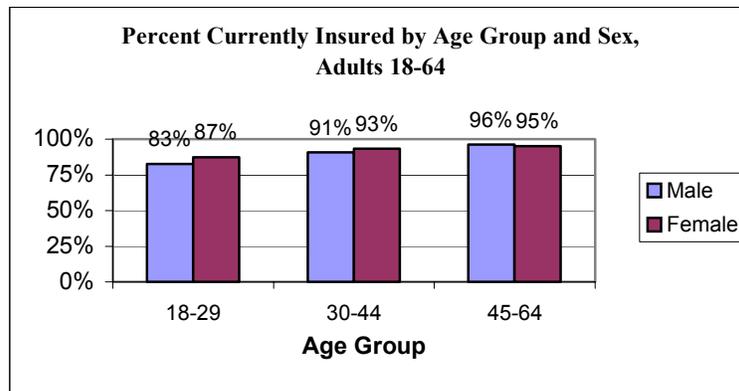
Selected Findings: Updates to the 2001 FHS Results

The tables and charts that follow serve to update the report *Employment and Health Insurance Among Working-Age Adults 2001*. These 2003 data were compiled using the results displayed in *Appendix B*.

The vast majority of adults in Wisconsin are insured and there has been little change in the percentage of insured and uninsured adults in Wisconsin from 2001 to 2003. The largest change occurred in the 18-29 year old age group where the percentage of insured is down from 88% in 2001 to 85% in 2003.

Current Health Insurance Status among Adults 18-64		
Age Group	Insured	Uninsured
All 18-64	92%	8%
18-29	85	15
30-44	92	8
45-64	96	4

In 2003, the likelihood of being insured increased with age where adults 45-64 have higher rates of insurance than those 30-44 years of age. The 30-44 year old cohort also has higher rates of insurance than the 18-29 year old cohort.



Employment status among Wisconsin adults 18-64 remains virtually unchanged from 2001 and adults aged 30-44 are one-half as likely to be unemployed as adults 18-29 and 45-64 years old.

Employment Status among Adults 18-64				
Age Group	Works for Employer	Self-Employed	Both Employer and Self-Employed	Not Employed
All 18-64	72%	8%	1%	18%
18-29	72	3	1	24
30-44	78	8	1	12
45-64	66	11	1	22

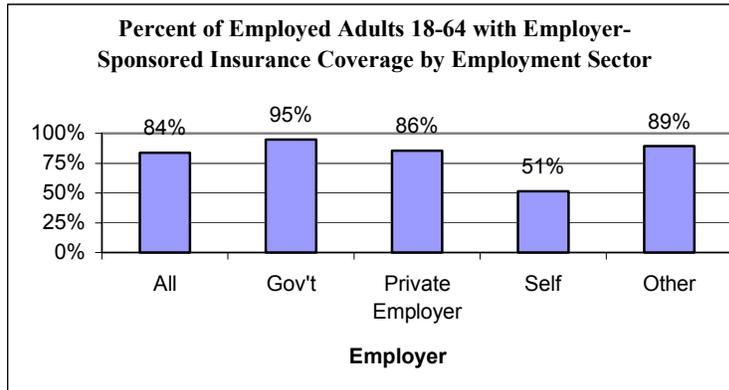
The following table summarizes employment by sector. Of note, the proportion of individuals employed by non-profit organizations and the Government increased from 2002 to 2003. The highest rates of employment with private companies are among 18-29 year olds. The highest rates of self-employment are among 45-64 year olds.

Sector of Employment among Employed Adults 18-64				
Age Group	Private Company	Government	Self-Employed	Non-Profit and Other
All Employed (18-64)	64%	14%	10%	12%
18-29	75	9	4	12
30-44	65	14	9	11
45-64	57	16	14	13

Employer sponsored insurance is up among the 18-29 year old group from 69% of all coverage by coverage type in 2001 to 78% in 2003. Insurance through other private coverage is down to 3% from 15% among the same age group, which suggest that more of these individuals have accessed employer coverage and are less likely to access coverage through the individual market.

Type of Insurance Coverage among Employed Adults 18-64					
Age Group	Employer Group Only	Private Only	Medicaid Only	Other Insurance Types and Combinations	Uninsured
All Employed (18-64)	84%	4%	3%	2%	7%
18-29	78	3	6	2	11
30-44	84	4	4	1	7
45-64	86	6	1	3	3

Of interest, the percentage of employed adults ages 18-64 with employer sponsored insurance coverage has risen across all employment sectors, except for those who are self-employed. In 2001, 63% of the self-employed reported employer-sponsored insurance compared to 51% in 2003. However, the rate of uninsurance among the self-employed dropped from 2001 (12%) to 2003 (11%) suggesting that the self-employed have replaced employer-sponsored insurance with other types of coverage over that time period.



The following table provides information on insurance coverage by employment sector and insurance status. The table illustrates that with the exception of self-employed individuals, the majority of employees are the policy holder for their insurance coverage. Alternatively, the majority of the self-employed access coverage through another individual’s health insurance policy (e.g. a spouse has access to family coverage). As in prior years, one’s risk of being uninsured diminishes with increased income. Approximately 4% of individuals with income above 200% of the federal poverty level (“not poor”) are uninsured compared to 23% of individuals with income below the federal poverty limit (“poor”).

Insurance Coverage by Employment Sector and Poverty Status among Employed Adults 18-64			
	Insured, Policyholder	Insured, Not Policyholder	Uninsured
All Employed (18-64)	60%	33%	6%
Sector			
Government	74	24	2
Private	61	32	7
Self-employed	34	54	11
Non-profit and other	65	32	3
Poverty Status			
Poor	27	50	23
Near Poor	47	35	17
Not Poor	64	33	4

Note: Based on Federal Poverty Levels (FPL) for household income and size: Poor=<100% of FPL, Near Poor=100-199% of FPL, Not Poor=200% of FPL and above.

Across employment sectors, most individuals pay some or all of the premium for employer-sponsored insurance. Government employees are twice as likely as all other employees to have

the premium paid entirely by the employer. In 2003, 29% of Government employees did not contribute to the cost of their health care premiums. This is down from 33% that did not contribute in 2001.

Contribution to Employer-Sponsored Insurance Premium by Employed Adults 18-64				
Age Group	Employee Pays All	Employee Pays Most	Employee Pays Some	Employee Pays None
Employed Policyholders (18-64)	8%	6%	70%	16%
Government	7	2	63	29
Private	9	7	72	13
Non-profit	7	7	73	12
Other	14	6	68	11

This last table provides information on offer and take-up rates of employer-sponsored insurance for employed adults by employment sector, employer size, full-time status of employee, age, poverty status and insurance status. In general, the findings regarding the offer of insurance in 2003 remained very similar to those from 2001. Employed individuals who have household income below 200% of the federal poverty level, part time workers, workers between the ages of 18 and 29 and individuals working in small business are frequently not offered insurance through their employer. It should be noted that each of these characteristics may not be independent risk factors. For example, employees between the ages of 18 and 29 may be more likely to be earning low wages or working part-time. However, once insurance is offered to these employees they are generally as likely as older and full-time workers to accept the coverage. This suggests that the higher rates of uninsurance among employed adults ages 18 to 29 is not a matter of choice, but of access.

Employer-Sponsored Insurance Not Offered, Offered and Taken, or Offered and Declined by Employed Adults 18-64			
	Not Offered	Offered, Taken	Offered, Declined
All Employed (18-64)	18%	63%	19%
Sector			
Government	14	74	11
Private	19	61	21
Non-profit and other	15	63	22
Employer Size			
50 or fewer employees	35	41	24
More than 50 employees	10	72	18
Full-Time/Part-Time			
Full-time (>=30 hours, not self-employed)	10	71	19
Part-time (<30 hours, not self-employed)	66	13	21
Age Group			
18-29	38	46	16
30-44	13	65	23

Employer-Sponsored Insurance Not Offered, Offered and Taken, or Offered and Declined by Employed Adults 18-64			
	Not Offered	Offered, Taken	Offered, Declined
45-64	11	72	17
Poverty Status			
Poor	46	31	23
Near Poor	34	47	19
Not Poor	14	66	20
Insurance Status			
Insured	15	67	19
Not insured through this employer	47	0	53

Conclusion

The FHS findings suggest that age, poverty status and employment status continue to be risk factors for uninsurance even among employed adults. In other words, employment does not necessarily guarantee access to employer-sponsored insurance. While 18% of all employed adults work for an employer that did not offer insurance, this number is as high as 66% for part-time workers, 46% for poor workers and 38% for workers between the ages of 18 and 29. These risk factors have persisted between 2001 and 2003.

Appendix

Appendix A: Variables

Variable	Description	Source
JN51r	Employer size greater or less than 50 employees	Original FHS questionnaire
JOBTYPE	Employment sector	Original FHS questionnaire
JPREMR	Extent of employer contribution to health insurance premium	Original FHS questionnaire
INSUREa	Source of insurance, including "none"	Constructed by BHI from values in created variables: Employer, Private, Medicare, Medigap, Military, Indianhs, Medicaid, Hirsp, Gamp, Wisconcr, Otherins.
SEX	Gender	Constructed by BHI from SEXRPT with imputed data for missing values
NEWRACE1	Race/Ethnicity	Constructed by BHI from RACERPT1, RACERPT2, HISPANIC, RACESAME
METMILW	Residence in Milwaukee Co., other metro Co., or non-metro	Constructed by BHI from MILW, METRO, COUNTY
INSUREYR	Insurance Duration (all year, part of year, none of year)	Constructed by BHI from MCAREYR, EMPL1YR, EMPL2YR, MGAPYR, PRIV1YR, PRIV2YR, OUTSYR, MILIHYR, MAYR, OTHYR, VERYR, PARTYR, UNINVER, LAST12
INSUREb	Has insurance now v. uninsured	Constructed by BHI from INSUREa
POVSTAT	Poverty status	Constructed by BHI from INC1POV, INC1POVA, INC1POVB through INC8POV, INC8POVA, INC8POVB
N_FULL	Number of full-time workers in household	Constructed by BHI from EMPSELFR, JHRS, J30HR, SELFHRS, SF_30HR, AGERPT
FTPTWORK	Employed full-time or part-time	Constructed by BHI from EMPSELFR, JHRS, J30HR, SELFHRS, SF_30HR
EMPLOYER	Has employer-sponsored insurance	Constructed by BHI from EMPL1COV, EMPL2COV, OUTSTYP, VERTYP
JOBNOW	Employment status	Constructed by BHI from ANYWORK, ABSNTJOB
AGE4G	Age in 4 groups	Constructed by BHI from AGERPT, AGERANG1, AGERANG2, AGERANG3

Variable	Description	Source
JOBTYPE2	Employment sector, including self-employed	Constructed by APS: if empselfr=2 then jobtype2=3; else do; select (jobtype); when (2) jobtype2=1; when (1) jobtype2=2; when (3) jobtype2=4; when (4) jobtype2=4; otherwise jobtype2=.; end; end;
I_PAY	Extent of policyholder's contribution to health insurance premium	Constructed by APS: if (jpremr=1) or (jpremr2=1) or (sfpremr=1) then i_pay="All "; else do; if (jpremr=2) or (jpremr2=2) or (sfpremr=2) then i_pay="Most"; else if (jpremr=3) or (jpremr2=3) or (sfpremr=3) then i_pay="Some"; else if (jpremr=4) or (jpremr2=4) or (sfpremr=4) then i_pay="None"; end;
EMPSEFR2	Employee or self-employed	Constructed by APS: if (jobnow=2) then empselfr2=4; else empselfr2=empselfr;
UP_TAKE2	Employer offered insurance accepted/declined	Constructed by APS: if (jinsure=1) then up_take2="Offered & Taken "; if (jinsure=2) and (j_offer=1) then up_take2="Not Offered "; if (jinsure=2) and (j_offer=2) then up_take2="Not Offered "; if (jno_ins=1) and (j_offer=1) then up_take2="Offered, Declined"; if (jno_ins=1) and (j_offer=2) then up_take2="Not Offered ";
NOT_JINS	Insured by this employer	Constructed by APS: if (jinsure=2) or (jno_ins=1) then not_jins="Ins, not thru this emplyr"; if (jinsure=1) or (jno_ins=2) then not_jins="Ins thru this employer ";
PLCYHLD2	Policyholder of employer-sponsored or private insurance	Constructed by APS: if (empl1ph=roster) or (empl2ph=roster) or (verph=roster) or (priv2ph=roster) or (priv1ph=roster) then PLCYHLD2=1; else do; select (plcyhldr); when (1) plcyhld2=2; otherwise plcyhld2=plcyhldr; end; end;
AGEGRP	Age in 3 groups	Constructed by APS from AGERPT: if (agerpt>17) and (agerpt<30) then agegrp='18-29'; else do; if (agerpt>29) and (agerpt<45) then agegrp='30-44'; else if (agerpt>44) and (agerpt<65) then agegrp='45-64'; end;

Appendix B: Data Tables

Tables 1-6 display health insurance coverage statistics over the course of the year. Tables 1-5 include persons of all ages, while table 6 includes adults only.

Table 1. Insurance Duration, by Age.
2003 Wisconsin population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 6,398 .

Insurance Duration	Age								Missing		Total	
	0-17		18-44		45-64		65+		N	%	N	%
	N ²	%	N	%	N	%	N	%				
Insured Continuously For 12 Months	1,210	93.0%	1,712	83.0%	1,181	94.2%	681	98.9%	3	100.0%	4,788	90.2%
Insured Part Of The Last 12 Months	59	4.5%	192	9.3%	29	2.2%	3	0.4%	.	.	284	5.3%
Uninsured For 12 Months	26	2.0%	142	6.8%	41	3.2%	2	0.3%	.	.	212	3.9%
Missing	4	0.3%	16	0.7%	2	0.1%	2	0.3%	.	.	25	0.4%
Total	1,300	100.0%	2,063	100.0%	1,253	100.0%	689	100.0%	3	100.0%	5,308	100.0%

Table 2. Insurance Duration, by Gender.
2003 Wisconsin population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 6,398 .

Insurance Duration	Gender				Total	
	Male		Female		N	%
	N	%	N	%	N	%
Insured Continuously For 12 Months	2,331	88.8%	2,457	91.5%	4,788	90.2%
Insured Part Of The Last 12 Months	156	5.9%	128	4.7%	284	5.3%
Uninsured For 12 Months	122	4.6%	90	3.3%	212	3.9%
Missing	15	0.5%	10	0.3%	25	0.4%
Total	2,623	100.0%	2,684	100.0%	5,308	100.0%

² Population estimates calculated using the Family Health Survey (FHS) results.

Table 3. Insurance Duration, by Race/Ethnicity.
2003 Wisconsin population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 6,398 .

Insurance Duration	Race/Ethnicity										Total	
	Any Hispanic		Other, NonHISP		Black, NonHISP		White, NonHISP		Missing		N	%
	N	%	N	%	N	%	N	%	N	%		
Insured Continuously For 12 Months	144	72.8%	225	84.4%	138	88.2%	4,268	91.3%	12	73.2%	4,788	90.2%
Insured Part Of The Last 12 Months	18	9.2%	20	7.4%	10	6.1%	234	5.0%	1	6.4%	284	5.3%
Uninsured For 12 Months	32	16.3%	19	7.1%	8	5.3%	150	3.2%	1	7.7%	212	3.9%
Missing	3	1.4%	2	0.8%	0	0.2%	17	0.3%	2	12.5%	25	0.4%
Total	198	100.0%	266	100.0%	156	100.0%	4,670	100.0%	17	100.0%	5,308	100.0%

Table 4. Insurance Duration, by Residence.
2003 Wisconsin population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 6,398 .

Insurance Duration	Residence						Total	
	Milwaukee City		Other Metro		Non Metro		N	%
	N	%	N	%	N	%		
Insured Continuously For 12 Months	470	86.4%	3,037	91.3%	1,281	88.9%	4,788	90.2%
Insured Part Of The Last 12 Months	44	8.1%	157	4.7%	83	5.7%	284	5.3%
Uninsured For 12 Months	25	4.6%	122	3.6%	64	4.4%	212	3.9%
Missing	4	0.8%	7	0.2%	13	0.8%	25	0.4%
Total	544	100.0%	3,323	100.0%	1,440	100.0%	5,308	100.0%

Table 5. Insurance Duration, by Poverty Status.
2003 Wisconsin population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 6,398 .

Insurance Duration	Poverty Status								Total	
	Less Than 100%		100-199%		200% Or More		Missing		N	%
	N	%	N	%	N	%	N	%		
Insured Continuously For 12 Months	314	76.3%	729	81.4%	3,526	94.4%	220	81.2%	4,788	90.2%
Insured Part Of The Last 12 Months	44	10.7%	93	10.4%	130	3.4%	17	6.1%	284	5.3%
Uninsured For 12 Months	47	11.3%	67	7.5%	70	1.8%	28	10.4%	212	3.9%
Missing	6	1.5%	5	0.5%	7	0.1%	6	2.0%	25	0.4%
Total	411	100.0%	894	100.0%	3,732	100.0%	270	100.0%	5,308	100.0%

Table 6. Insurance Duration, by Employment Status.
2003 Wisconsin adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,912 .

Insurance Duration	Employment Status						Total	
	Employed		Not Employed		Missing		N	%
	N	%	N	%	N	%		
Insured Continuously For 12 Months	2,403	89.3%	484	79.5%	7	39.0%	2,894	87.2%
Insured Part Of The Last 12 Months	162	6.0%	56	9.2%	3	16.5%	221	6.6%
Uninsured For 12 Months	120	4.4%	60	9.9%	2	12.8%	182	5.5%
Missing	5	0.1%	8	1.2%	5	31.5%	18	0.5%
Total	2,690	100.0%	609	100.0%	17	100.0%	3,315	100.0%

Tables 7-18 display current health insurance coverage statistics. Tables 7-12 include persons of all ages, tables 13-16 include adults, and tables 17-18 include employed adults.

Table 7. Current Insurance Status, by Age.
2003 Wisconsin population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 6,398 .

Current Insurance Status ³	Age										Total	
	0-17		18-44		45-64		65+		Missing		N	%
	N	%	N	%	N	%	N	%	N	%		
Not Currently Insured Or Has Indian Health Service (IHS) Only	44	3.3%	219	10.6%	57	4.5%	2	0.3%	.	.	323	6.0%
Employer Group	1,005	77.2%	1,575	76.3%	1,026	81.9%	248	36.0%	3	100.0%	3,857	72.6%
Privately Purchased	41	3.1%	75	3.6%	83	6.5%	64	9.3%	.	.	262	4.9%
Medicare	4	0.3%	15	0.7%	20	1.6%	367	53.2%	.	.	407	7.6%
Medicaid, BadgerCare, Healthy Start	191	14.6%	145	7.0%	24	1.9%	6	0.8%	.	.	366	6.8%
Other	10	0.8%	14	0.6%	40	3.1%	1	0.1%	.	.	66	1.2%
Missing	5	0.3%	19	0.9%	2	0.1%	1	0.0%	.	.	27	0.5%
Total	1,300	100.0%	2,063	100.0%	1,253	100.0%	689	100.0%	3	100.0%	5,308	100.0%

³ Current insurance status is based on a hierarchy developed with assistance from the DHFS. Individuals with only Indian Health Services (HIS) were considered uninsured, anyone with employer sponsored insurance was considered "employer group," any private policy equals "private," any Medicare is classified as "Medicare," any Medicaid equals "Medicaid," and all other types of insurance are considered "other," in that order. Therefore, employer group takes precedent over private policies, which take precedent over Medicare, which takes precedent over Medicaid, which comes before all remaining types of insurance.

Table 8. Current Insurance Status, by Gender.
2003 Wisconsin population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 6,398 .

Current Insurance Status	Gender				Total	
	Male		Female			
	N	%	N	%	N	%
Not Currently Insured Or Has IHS Only	178	6.7%	145	5.3%	323	6.0%
Employer Group	1,941	73.9%	1,916	71.3%	3,857	72.6%
Privately Purchased	120	4.5%	142	5.3%	262	4.9%
Medicare	167	6.3%	240	8.9%	407	7.6%
Medicaid, BadgerCare, Healthy Start	166	6.3%	200	7.4%	366	6.8%
Other	37	1.3%	29	1.0%	66	1.2%
Missing	15	0.5%	12	0.4%	27	0.5%
Total	2,623	100.0%	2,684	100.0%	5,308	100.0%

Table 9. Current Insurance Status, by Race/Ethnicity.
2003 Wisconsin population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 6,398 .

Current Insurance Status	Race/Ethnicity										Total	
	Any Hispanic		Other, NonHISP4		Black, NonHISP		White, NonHISP		Missing			
	N	%	N	%	N	%	N	%	N	%	N	%
Not Currently Insured Or Has IHS Only	41	20.6%	25	9.5%	11	7.0%	243	5.2%	2	12.3%	323	6.0%
Employer Group	91	45.8%	167	62.6%	92	58.5%	3,500	74.9%	8	46.3%	3,857	72.6%
Privately Purchased	3	1.6%	9	3.4%	3	1.7%	246	5.2%	1	5.0%	262	4.9%
Medicare	3	1.7%	12	4.3%	9	5.9%	380	8.1%	3	15.2%	407	7.6%
Medicaid, Badger-Care, Healthy Start	54	27.1%	49	18.4%	36	22.9%	225	4.8%	2	13.7%	366	6.8%
Other	5	2.3%	2	0.7%	4	2.6%	55	1.1%	.	.	66	1.2%
Missing	1	0.6%	2	0.8%	2	1.0%	20	0.4%	1	7.2%	27	0.5%
Total	198	100.0%	266	100.0%	156	100.0%	4,670	100.0%	17	100.0%	5,308	100.0%

⁴ “Other, non-Hispanic” includes American Indian – non-Hispanic, Asian – non-Hispanic, other – non-Hispanic and two or more non-Hispanic races.

Table 10. Current Insurance Status, by Residence.
2003 Wisconsin population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 6,398 .

Current Insurance Status	Residence						Total	
	Milwaukee City		Other Metro		Non Metro		N	%
	N	%	N	%	N	%		
Not Currently Insured Or Has IHS Only	39	7.2%	178	5.3%	105	7.2%	323	6.0%
Employer Group	359	65.9%	2,563	77.1%	935	64.9%	3,857	72.6%
Privately Purchased	15	2.7%	145	4.3%	103	7.1%	262	4.9%
Medicare	27	4.9%	255	7.6%	125	8.6%	407	7.6%
Medicaid, BadgerCare, Healthy Start	92	16.8%	131	3.9%	143	9.9%	366	6.8%
Other	7	1.3%	40	1.2%	18	1.2%	66	1.2%
Missing	5	0.8%	11	0.3%	12	0.8%	27	0.5%
Total	544	100.0%	3,323	100.0%	1,440	100.0%	5,308	100.0%

Table 11. Current Insurance Status, by Full-time Workers in Household.
2003 Wisconsin population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 6,398 .

Current Insurance Status	Full-time Workers in Household								Total	
	None		1		2		3 Or More		N	%
	N	%	N	%	N	%	N	%		
Not Currently Insured Or Has IHS Only	60	5.7%	166	8.1%	73	3.7%	24	9.1%	323	6.0%
Employer Group	395	37.9%	1,520	74.3%	1,715	87.7%	227	85.3%	3,857	72.6%
Privately Purchased	102	9.7%	89	4.3%	69	3.5%	2	0.8%	262	4.9%
Medicare	359	34.5%	38	1.8%	7	0.3%	2	0.7%	407	7.6%
Medicaid, BadgerCare, Healthy Start	100	9.5%	198	9.6%	61	3.1%	8	2.9%	366	6.8%
Other	16	1.4%	29	1.4%	20	1.0%	1	0.4%	66	1.2%
Missing	10	0.9%	6	0.2%	10	0.5%	1	0.3%	27	0.5%
Total	1,041	100.0%	2,046	100.0%	1,955	100.0%	265	100.0%	5,308	100.0%

Table 12. Current Insurance Status, by Poverty Status.
2003 Wisconsin population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 6,398 .

Current Insurance Status	Poverty Status								Total	
	Less Than 100%		100-199%		200% Or More		Missing		N	%
	N	%	N	%	N	%	N	%		
Not Currently Insured Or Has IHS Only	59	14.3%	110	12.3%	121	3.2%	33	12.0%	323	6.0%
Employer Group	80	19.5%	432	48.2%	3,208	85.9%	137	50.6%	3,857	72.6%
Privately Purchased	13	3.1%	70	7.7%	148	3.9%	32	11.8%	262	4.9%
Medicare	61	14.9%	126	14.1%	170	4.5%	49	18.2%	407	7.6%
Medicaid, BadgerCare, Healthy Start	184	44.6%	133	14.8%	39	1.0%	11	3.9%	366	6.8%
Other	7	1.6%	18	1.9%	36	0.9%	5	1.7%	66	1.2%
Missing	7	1.6%	6	0.6%	11	0.2%	4	1.4%	27	0.5%
Total	411	100.0%	894	100.0%	3,732	100.0%	270	100.0%	5,308	100.0%

Table 13. Current Insurance Status, by Poverty Status.
2003 Wisconsin adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,912 .

Current Insurance Status	Poverty Status								Total	
	Less Than 100%		100-199%		200% Or More		Missing		N	%
	N	%	N	%	N	%	N	%		
Not Currently Insured Or Has IHS Only	55	27.9%	91	19.3%	107	4.2%	23	19.0%	276	8.3%
Employer Group	42	20.9%	247	52.1%	2,242	88.7%	73	60.6%	2,604	78.4%
Privately Purchased	5	2.5%	37	7.7%	102	4.0%	14	11.1%	157	4.7%
Medicare	13	6.3%	12	2.5%	9	0.3%	2	1.4%	35	1.0%
Medicaid, BadgerCare, Healthy Start	74	37.3%	70	14.7%	24	0.9%	2	1.5%	170	5.1%
Other	4	2.1%	13	2.6%	33	1.3%	4	3.1%	54	1.6%
Missing	5	2.6%	3	0.7%	10	0.3%	3	2.8%	22	0.6%
Total	198	100.0%	473	100.0%	2,526	100.0%	121	100.0%	3,319	100.0%

Table 14. Current Insurance Status, by Employment Status.
2003 Wisconsin adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,912 .

Current Insurance Status	Employment Status						Total	
	Employed		Not Employed		Missing		N	%
	N	%	N	%	N	%		
Not Currently Insured Or Has IHS Only	177	6.5%	94	15.4%	5	29.4%	276	8.3%
Employer Group	2,253	83.7%	347	57.0%	3	20.7%	2,604	78.5%
Privately Purchased	119	4.4%	36	5.8%	.	.	155	4.6%
Medicare	9	0.3%	25	4.0%	1	6.2%	35	1.0%
Medicaid, BadgerCare, Healthy Start	91	3.3%	76	12.5%	2	12.0%	170	5.1%
Other	30	1.1%	24	3.9%	.	.	54	1.6%
Missing	10	0.3%	7	1.0%	5	31.5%	22	0.6%
Total	2,690	100.0%	609	100.0%	17	100.0%	3,315	100.0%

Table 15. Current Insurance Status, by Age.
2003 Wisconsin adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,912 .

Current Insurance Status	Age						Total	
	18-29		30-44		45-64		N	%
	N	%	N	%	N	%		
Not Currently Insured Or Has IHS Only	112	15.0%	106	8.0%	54	4.3%	272	8.2%
Employer Group	529	70.9%	1,045	79.9%	1,025	82.1%	2,599	78.7%
Privately Purchased	22	2.9%	53	4.0%	81	6.5%	156	4.7%
Medicare	1	0.1%	13	0.9%	20	1.6%	34	1.0%
Medicaid, BadgerCare, Healthy Start	65	8.7%	78	5.9%	24	1.9%	168	5.0%
Other	5	0.6%	9	0.6%	40	3.1%	54	1.6%
Missing	11	1.4%	4	0.2%	2	0.1%	16	0.4%
Total	745	100.0%	1,307	100.0%	1,247	100.0%	3,299	100.0%

Table 16. Current Insurance Status, by Age and Gender.
2003 Wisconsin adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,912 .

Gender MALE

Current Insurance Status	Age						Total	
	18-29		30-44		45-64		N	%
	N	%	N	%	N	%		
Not Currently Insured Or Has IHS Only	64	17.4%	63	9.3%	24	3.7%	150	9.0%
Employer Group	264	71.9%	534	79.6%	515	82.7%	1,314	79.1%
Privately Purchased	14	3.8%	24	3.6%	37	5.8%	75	4.5%
Medicare	1	0.2%	10	1.4%	10	1.5%	21	1.2%
Medicaid, BadgerCare, Healthy Start	15	4.1%	34	5.0%	13	2.0%	62	3.7%
Other	2	0.6%	3	0.4%	24	3.8%	29	1.7%
Missing	6	1.6%	2	0.3%	0	0.0%	9	0.5%
Total	367	100.0%	670	100.0%	623	100.0%	1,660	100.0%

Gender FEMALE

Current Insurance Status	Age						Total	
	18-29		30-44		45-64		N	%
	N	%	N	%	N	%		
Not Currently Insured Or Has IHS Only	48	12.7%	43	6.7%	31	4.9%	122	7.4%
Employer Group	264	70.0%	511	80.2%	510	81.6%	1,285	78.4%
Privately Purchased	8	2.1%	28	4.4%	45	7.1%	81	4.9%
Medicare	.	.	3	0.4%	10	1.6%	14	0.8%
Medicaid, BadgerCare, Healthy Start	50	13.1%	45	6.9%	11	1.8%	106	6.4%
Other	3	0.7%	6	0.9%	16	2.5%	25	1.4%
Missing	5	1.1%	1	0.1%	2	0.2%	7	0.4%
Total	377	100.0%	637	100.0%	624	100.0%	1,639	100.0%

Table 17. Current Insurance Status, by Age.
2003 Wisconsin employed adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,132 .

Current Insurance Status	Age						Total	
	18-29		30-44		45-64			
	N	%	N	%	N	%	N	%
Not Currently Insured Or Has IHS Only	63	11.2%	79	6.8%	32	3.3%	175	6.5%
Employer Group	441	78.0%	970	84.4%	838	86.4%	2,249	83.8%
Privately Purchased	17	3.0%	43	3.7%	59	6.0%	119	4.4%
Medicare	.	.	3	0.2%	7	0.6%	9	0.3%
Medicaid, BadgerCare, Healthy Start	34	6.0%	46	4.0%	10	1.0%	91	3.3%
Other	1	0.2%	6	0.5%	22	2.2%	30	1.1%
Missing	8	1.3%	1	0.0%	1	0.0%	10	0.3%
Total	566	100.0%	1,148	100.0%	970	100.0%	2,684	100.0%

Table 18. Current Insurance Status, by Age and Gender.
2003 Wisconsin employed adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,132 .

Gender MALE

Current Insurance Status	Age						Total	
	18-29		30-44		45-64			
	N	%	N	%	N	%	N	%
Not Currently Insured Or Has HIS Only	36	12.4%	49	7.8%	15	2.9%	100	7.0%
Employer Group	223	77.7%	522	84.7%	450	87.3%	1,195	84.2%
Privately Purchased	12	4.1%	23	3.7%	29	5.7%	64	4.5%
Medicare	.	.	3	0.4%	2	0.2%	4	0.2%
Medicaid, BadgerCare, Healthy Start	11	3.6%	18	2.8%	6	1.1%	34	2.3%
Other	1	0.2%	2	0.3%	13	2.5%	16	1.1%
Missing	5	1.7%	.	.	.	.	5	0.3%
Total	287	100.0%	616	100.0%	515	100.0%	1,418	100.0%

Gender FEMALE

Current Insurance Status	Age						Total	
	18-29		30-44		45-64		N	%
	N	%	N	%	N	%		
Not Currently Insured Or Has IHS Only	28	9.9%	31	5.7%	17	3.8%	75	5.9%
Employer Group	218	78.2%	448	84.1%	388	85.3%	1,054	83.2%
Privately Purchased	5	1.9%	20	3.7%	29	6.4%	55	4.3%
Medicare	.	.	.	.	5	1.1%	5	0.4%
Medicaid, BadgerCare, Healthy Start	24	8.5%	29	5.3%	5	1.0%	57	4.5%
Other	1	0.2%	4	0.7%	9	1.9%	14	1.0%
Missing	3	1.0%	1	0.2%	1	0.1%	5	0.3%
Total	278	100.0%	533	100.0%	455	100.0%	1,266	100.0%

Tables 19-33 display various insurance statistics for employed adults.

Table 19. Employment Status, by Age.

*2003 Wisconsin employed adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,132.*

Employment Status	Age						Total	
	18-29		30-44		45-64		N	%
	N	%	N	%	N	%		
Employer	535	72.1%	1,020	78.1%	825	66.1%	2,379	72.2%
Self Employed	23	3.1%	108	8.2%	135	10.8%	266	8.0%
Both	7	1.0%	18	1.3%	10	0.7%	35	1.0%
Not Employed	175	23.6%	157	12.0%	275	22.0%	608	18.4%
Missing	0	0.0%	2	0.1%	1	0.1%	4	0.1%
Total	741	100.0%	1,305	100.0%	1,246	100.0%	3,293	100.0%

Table 20. Employment Sector, by Age.
2003 Wisconsin employed adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,132 .

Employment Sector	Age						Total	
	18-29		30-44		45-64			
	N	%	N	%	N	%	N	%
Private Company, Business	419	74.5%	746	65.3%	552	57.1%	1,717	64.3%
Government	51	9.1%	161	14.1%	154	15.9%	367	13.7%
Self-Employed	23	4.1%	108	9.4%	135	13.9%	266	9.9%
Non-Profit/Other	68	12.1%	125	10.9%	125	12.9%	318	11.9%
Total	562	100.0%	1,140	100.0%	966	100.0%	2,669	100.0%

Table 21. Employer Sponsored Insurance, by Employment Sector.
2003 Wisconsin employed adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,132 .

Employer Sponsored Insurance	Employment Sector								Total	
	Private Company, Business		Government		Self-Employed		Non-Profit/Other			
	N	%	N	%	N	%	N	%	N	%
Yes, Has Plan	1,472	85.6%	349	94.9%	137	51.4%	286	89.3%	2,245	83.9%
No, Does Not Have Plan Or DK.	247	14.3%	19	5.0%	129	48.5%	34	10.6%	429	16.0%
Total	1,720	100.0%	368	100.0%	266	100.0%	320	100.0%	2,674	100.0%

Table 22. Policy Holder, by Employment Sector.
2003 Wisconsin employed adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,132 .

Employment Sector	Policy Holder						Total	
	Policyholder		Not Policyholder		Uninsured		N	%
	N	%	N	%	N	%		
Private Company, Business	1,042	60.6%	551	32.0%	126	7.3%	1,720	100.0%
Government	271	73.6%	90	24.4%	7	1.9%	368	100.0%
Self-Employed	92	34.4%	144	54.1%	30	11.3%	266	100.0%
Non-Profit/Other	207	64.8%	104	32.4%	9	2.7%	320	100.0%
Total	1,613	60.3%	889	33.2%	172	6.4%	2,674	100.0%

Table 23. Policy Holder, by Poverty Status.
2003 Wisconsin employed adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,132.

Policy Holder	Poverty Status								Total	
	Less Than 100%		100-199%		200% Or More		Missing		N	%
	N	%	N	%	N	%	N	%		
Policyholder	27	26.7%	157	47.1%	1,396	63.5%	41	70.5%	1,621	60.2%
Not Policyholder	51	50.1%	118	35.4%	719	32.7%	6	9.5%	893	33.1%
Uninsured	23	23.0%	58	17.4%	82	3.7%	12	19.8%	175	6.5%
Total	101	100.0%	333	100.0%	2,197	100.0%	58	100.0%	2,690	100.0%

Table 24. Policy Holder, by Employer Size.
2003 Wisconsin employed adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,132 .

Policy Holder	Employer Size						Total	
	More Than 50		50 Or Fewer		Missing		N	%
	N	%	N	%	N	%		
Policyholder	1,207	71.2%	303	44.1%	20	44.1%	1,530	63.1%
Not Policyholder	426	25.1%	305	44.5%	17	37.7%	749	30.8%
Uninsured	60	3.5%	77	11.2%	8	18.1%	145	5.9%
Total	1,694	100.0%	685	100.0%	45	100.0%	2,424	100.0%

Table 25. Policy Holder, by Employer Offered Insurance.
2003 Wisconsin employed adult population estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 3,132 .

Policy Holder	Employer Offered Insurance						Total	
	Not Offered		Offered & Taken		Offered, Declined		N	%
	N	%	N	%	N	%		
Policyholder	36	8.9%	1,463	99.8%	19	4.1%	1,518	65.3%
Not Policyholder	285	70.0%	3	0.1%	385	85.7%	673	28.9%
Uninsured	85	21.0%	.	.	45	10.0%	131	5.6%
Total	407	100.0%	1,466	100.0%	449	100.0%	2,322	100.0%

Table 26. Policy Holder, by Employer Offered Insurance.
2003 Wisconsin adults with employer-sponsored insurance estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 2,608 .

Policy Holder	Employer Offered Insurance						Total	
	Not Offered		Offered & Taken		Offered, Declined		N	%
	N	%	N	%	N	%		
Policyholder	16	6.8%	1,463	99.8%	10	2.7%	1,489	72.4%
Not Policyholder	213	93.1%	3	0.1%	349	97.2%	566	27.5%
Total	229	100.0%	1,466	100.0%	359	100.0%	2,054	100.0%

Table 27. Employee Contribution to Premium, by Employment Sector.
2003 Wisconsin adult policyholders of employer-sponsored insurance estimates, in thousands.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 1,776 .

Employee Contribution to Premium	Employment Sector											
	Government		Private Company, Business		Non-Profit Organization		Other (Specify)		Missing		Total	
	N	%	N	%	N	%	N	%	N	%	N	%
All	17	6.7%	84	8.6%	10	7.3%	9	14.2%	1	9.3%	120	8.4%
Most	5	1.8%	65	6.7%	10	7.3%	4	6.2%	2	25.6%	85	5.9%
None	74	28.7%	124	12.9%	17	12.4%	7	11.0%	2	32.8%	224	15.7%
Some	162	62.6%	690	71.6%	97	72.8%	43	68.4%	2	32.0%	994	69.8%
Total	258	100.0%	963	100.0%	133	100.0%	63	100.0%	7	100.0%	1,424	100.0%

Table 28. Employer Offered Insurance, by Employment Sector.
2003 Wisconsin employed adults (excluding self-employed) estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 2,808 .

Employer Offered Insurance	Employment Sector						Total	
	Private Company, Business		Government		Non-Profit/Other		N	%
	N	%	N	%	N	%		
Not Offered	308	18.7%	51	14.3%	46	14.8%	406	17.5%
Offered & Taken	999	60.7%	264	74.1%	195	62.9%	1,457	63.0%
Offered, Declined	337	20.5%	41	11.4%	69	22.2%	447	19.3%
Total	1,644	100.0%	356	100.0%	309	100.0%	2,310	100.0%

Table 29. Employer Offered Insurance, by Employer Size.
2003 Wisconsin employed adults (excluding self-employed) estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 2,808 .

Employer Offered Insurance	Employer Size						Total	
	More Than 50		50 Or Fewer		Missing		N	%
	N	%	N	%	N	%		
Not Offered	163	9.9%	226	35.0%	18	44.2%	407	17.5%
Offered & Taken	1,186	72.4%	264	40.7%	17	41.7%	1,466	63.1%
Offered, Declined	287	17.5%	156	24.1%	6	13.9%	449	19.3%
Total	1,636	100.0%	646	100.0%	40	100.0%	2,322	100.0%

Table 30. Employer Offered Insurance, by Full or Part-Time Employment.
2003 Wisconsin employed adults (excluding self-employed) estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 2,808 .

Employer Offered Insurance	Full or Part-Time Employment						Total	
	30+ Hours, Full Time		Less Than 30 Hours, Part Time		DK Or Refused, And Is Working.		N	%
	N	%	N	%	N	%		
Not Offered	207	10.2%	196	65.9%	3	73.9%	407	17.5%
Offered & Taken	1,426	70.5%	40	13.3%	0	3.9%	1,466	63.1%
Offered, Declined	387	19.1%	62	20.7%	1	22.0%	449	19.3%
Total	2,020	100.0%	298	100.0%	4	100.0%	2,322	100.0%

Table 31. Employer Offered Insurance, by Age.
2003 Wisconsin employed adults (excluding self-employed) estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 2,808 .

Employer Offered Insurance	Age						Total	
	18-29		30-44		45-64		N	%
	N	%	N	%	N	%		
Not Offered	191	37.9%	129	12.7%	87	10.7%	407	17.5%
Offered & Taken	232	46.1%	654	64.6%	576	71.7%	1,463	63.1%
Offered, Declined	80	15.9%	228	22.5%	140	17.4%	449	19.3%
Total	504	100.0%	1,011	100.0%	803	100.0%	2,318	100.0%

Table 32. Employer Offered Insurance, by Poverty Status.
2003 Wisconsin employed adults (excluding self-employed) estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 2,808 .

Employer Offered Insurance	Poverty Status								Total	
	Less Than 100%		100-199%		200% Or More		Missing		N	%
	N	%	N	%	N	%	N	%		
Not Offered	37	46.0%	93	33.5%	267	13.9%	9	20.6%	407	17.5%
Offered & Taken	25	30.6%	132	47.4%	1,276	66.4%	34	74.5%	1,466	63.1%
Offered, Declined	19	23.2%	53	18.9%	376	19.5%	2	4.7%	449	19.3%
Total	81	100.0%	277	100.0%	1,918	100.0%	45	100.0%	2,322	100.0%

Table 33. Employer Offered Insurance, by Source of Insurance.
2003 Wisconsin employed adults (excluding self-employed) estimates, in thousands of persons.
Source: 2003 Family Health Survey, Department of Health and Family Services.
Sample size: n = 2,808 .

Employer Offered Insurance	Source of Insurance			
	Ins thru this employer		Ins, not thru this employer	
	N	%	N	%
Not Offered	317	14.5%	405	47.4%
Offered & Taken	1,466	67.0%	.	.
Offered, Declined	404	18.5%	449	52.5%
Total	2,187	100.0%	854	100.0%